

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Alfred S. Ruth Jr.  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.

No Respondents  
Respondent(s).

Case No. 17-11227-GLT  
Chapter: 13

Related to Document No. 129

Hearing Date: 9/20/23 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 27th of June, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 129 by the Chapter 13 Trustee,

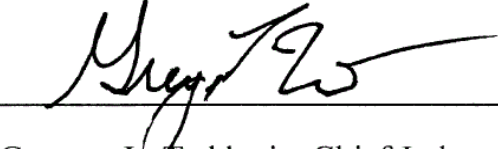
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before August 11, 2023**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **September 20, 2023 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
Alfred S. Ruth, Jr.  
Debtor

Case No. 17-11227-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 27, 2023

Form ID: 604

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Alfred S. Ruth, Jr., 2364 Lynnwood Drive, Hermitage, PA 16148-2119
sp	#+ Elwood M. Walker, Hoffman & Walker Co., L.P.A., 7553 Warren Sharon Road, Brookfield, OH 44403-9796
14730083	+ Edward Ruth, 2393 Lynnwood Drive, Hermitage, PA 16148-2120
14730085	FNB Consumer Discount, 41A Hadley Road, Greenville, PA 16125-1239
14730086	GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
14730088	+ Kelly Thompson and Cody Walter, 7763 Park Place, Masury, OH 44438-9700
14730089	Mercer County Credit Union, 428 N. Sharpsville Ave., Sharon, PA 16146-2120
14730090	+ Penn-Ohio Roofing & Siding LLC, 499 Smith Avenue, Hermitage, PA 16148-1978
14753649	+ Regency Finance Company, 41A Hadley Road, Greenville, PA 16125-1239
14730091	Service Finance Company LLC, PO Box 561486, Denver, CO 80256-1486
14730095	+ Tender Fillet, PO Box 2814, Monroe, WI 53566-8014

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 28 2023 00:53:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Jun 28 2023 00:52:00	THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
14814167	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2023 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15591650	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14730079	Email/Text: BarclaysBankDelaware@tsico.com	Jun 28 2023 00:52:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14730080	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:46:22	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14810057	+ Email/Text: servicing@svcfm.com	Jun 28 2023 00:52:00	Celtic Bank, c/o Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
14730081	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Comenity Bank/GNTEAGLE, PO Box 182789, Columbus, OH 43218-2789

District/off: 0315-1

User: auto

Page 2 of 3

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14730082	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Comenity Bank/KINGSIZE, PO Box 182789, Columbus, OH 43218-2789
14730084	Email/Text: bnc-bluestem@quantum3group.com	Jun 28 2023 00:53:00	FINGERHUT/WEBANK, 6250 Ridgwood Road, Saint Cloud, MN 56303-0820
14730087	+ Email/Text: bankruptcy@huntington.com	Jun 28 2023 00:53:00	Huntington Bank, 1 East State Street, #100, Sharon, PA 16146-1745
14805653	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 28 2023 00:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14773655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2023 01:07:17	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14731276	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2023 01:06:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805087	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14730093	Email/PDF: gecsed@recoverycorp.com	Jun 28 2023 01:19:09	SYNCB/AMAZON PLCC, PO Box 965036, Orlando, FL 32896-5036
14730094	Email/PDF: gecsed@recoverycorp.com	Jun 28 2023 01:19:24	SYNCB/WALMART, Po Box 965036, Orlando, FL 32896-5036
14730092	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14756585	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14816404	+ Email/Text: BK@servicingdivision.com	Jun 28 2023 00:52:00	THE MONEY SOURCE, INC., 500 SOUTH BROAD ST., SUITE 100A, MERIDEN CT 06450-6755
14756586	+ Email/Text: bankruptcy@sccompanies.com	Jun 28 2023 00:53:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE MONEY SOURCE, INC.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	The Money Source Inc., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
r	##+	Wade Foltz & Associates Real Estate, Inc., 1114 State Route 7 S.E., Hubbard, OH 44425-3071
14730096	##	The Money Source, 135 Maxess Road, Melville, NY 11747-3801

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

Page 3 of 3

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com
Gary V. Skiba	on behalf of Debtor Alfred S. Ruth Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com
Jerome B. Blank	on behalf of Creditor THE MONEY SOURCE INC. jblank@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7